



Order Filed on August 22, 2019  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

**RUSSELL LOW, ESQ. RLL-4745**

LOW & LOW, LLC.

Attorneys at Law

505 Main Street

Hackensack, NJ 07601

(201) 343-4040

Attorneys for Debtor

---

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

IN RE: : CHAPTER 13

**Antonio Chitic** : CASE NO. 16-24998

Debtor : The Honorable John K. Sherwood

---

**ORDER FOR AUTHORITY TO ENTER INTO A  
MORTGAGE LOAN MODIFICATION**

---

The relief set forth on the following pages numbered (2) through page (2) is hereby

**ORDERED.**

**DATED: August 22, 2019**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court

Page 2

Debtors: **Antonio Chitic**

Case No.: **16-24998-JKS**

Caption: **ORDER FOR AUTHORITY TO ENTER INTO A  
MORTGAGE LOAN MODIFICATION**

---

**THIS MATTER** being brought before the Court by Russell L. Low, Esq., attorney for Debtors, **Antonio Chitic**, upon the Notice of Motion for Authority to Enter into a Mortgage Loan Modification as to real property located at 703 90th Street North Bergen, NJ 07047.

**IT IS ORDERED** that all arrears are to be rolled into the mortgage modification and therefore the Trustee should make no further disbursements on the arrears claim as filed.

**IT IS ORDERED** that the creditor shall modify its claim in accordance with the terms of the modification within 90 days of the entry of this Order.

**IT IS ORDERED** that the debtor shall file a Modified Plan and Amended Schedules I and J within 21 days of the entry of this Order.

**IT IS FURTHER ORDERED** and, it appearing that notice of said Motion was properly served upon all parties concerned and this Court, having considered the representation of the attorney for the Debtor, Russell L. Low, Esq., for secured creditor Specialized Loan Servicing LLC appearing and for good cause having been shown;

**ORDERED AND ADJUDGED AND DECREED** that the Debtor's Motion for Authority to Enter into a Mortgage Loan Modification on the mortgaged property as set forth in the Loan Modification Agreement attached as an Exhibit to the Motion is hereby granted.